

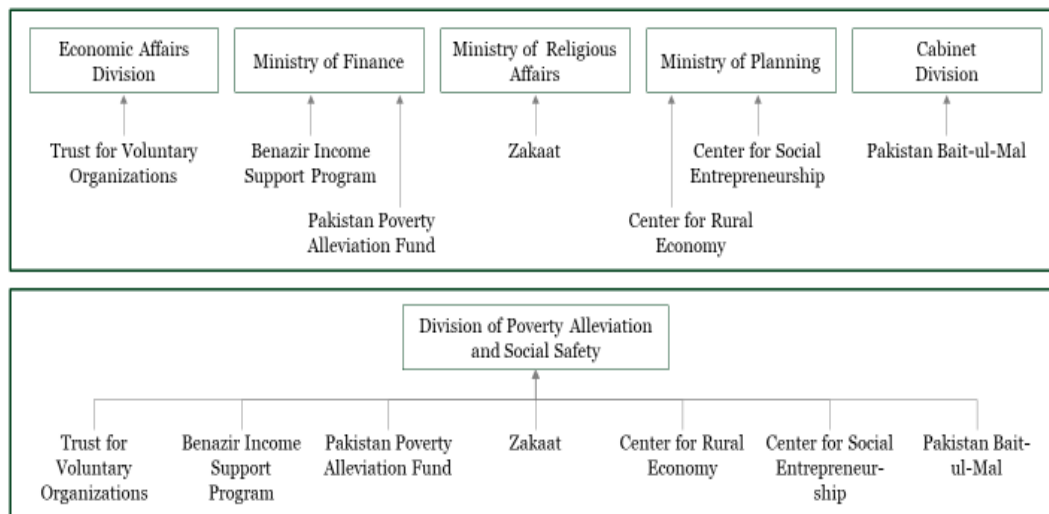
## Policy on Ehsaas One Window

Pakistan’s social protection institutional landscape has historically been fragmented. Overall, safety nets in the country comprise a large number of small, thinly spread (in terms of resources) and weakly coordinated overlapping programmes. There are over a hundred safety net institutions and programmes in the country at the federal and provincial level.

Launched in March 2019, the Ehsaas Strategy aimed to address these gaps and gave importance to the concept of “One Window Ehsaas” as part of its priority initiatives. The first step towards the creation of “One Window Ehsaas” was the establishment of a new Division of Social Protection and Poverty Alleviation.

Before the launch of Ehsaas, various federal safety net / poverty alleviation-related institutions reported to different ministries, which constrained policy coherence and coordinated operations. BISP and PPAF were attached to the Finance Division. Zakat came under the Ministry of Religious Affairs and Inter-faith Harmony. PBM was attached to the Cabinet Division. The Centers for Social Entrepreneurship and Rural Development were under the Planning Commission, whereas a dormant TVO was under the Economic Affairs Division. Immediately after the launch of the Ehsaas framework, the Poverty Alleviation and Social Safety Division (PASSD) was established (Policy # 3, Ehsaas Strategy). Under Ehsaas, all the federal social protection agencies were placed under the stewardship of PASSD. This step has been instrumental in promoting policy coherence and reducing fragmentation.

*Figure 1: Institutional landscape before and after the establishment of the Poverty Alleviation and Social Safety Division*



Despite the improvements realized from organizing all federal social protection agencies under PASSD, a number of challenges continue to persist:

- Potential overlaps between programs, due to the lack of a central framework to determine vulnerable populations and benefits to be provided to them
- Beneficiary overlaps across programs, due to different beneficiary identification mechanisms and eligibility criteria being used, and limited data sharing across programs
- Lack of a centralized beneficiary database that captures basic beneficiary information and the benefits each beneficiary receives
- Sub-optimal beneficiary experience, and limited awareness of Ehsaas programs, due to service delivery being provided through multiple different channels by the respective implementing agencies

The Ehsaas Strategy therefore stipulates the creation of “One-Window Ehsaas” (Policy # 4) *to enable delivery of the multiple Ehsaas programs through a single window, and to address current issues in social protection programs* through six sets of actions:

- 1) A One Stop Shop, the Ehsaas Center
- 2) An integrated back office digital interface
- 3) Public facing digital information and services platform
- 4) A mobile app
- 5) Cognitive API architecture, an integrated database
- 6) Ehsaas One-Window Beneficiary Selection and Targeting Policy

### **1) A One Stop Shop, the Ehsaas Center**

The One Window Ehsaas Centers will be a one-stop-shop that will integrate all Ehsaas programs under one roof. The centers will allow beneficiaries to get information on all Ehsaas benefits and services available to them in one space. In addition, beneficiaries will be able to access all services offered by PASSD ancillary organizations, depending on which agency is hosting the One Window Ehsaas Center. These centers will increase awareness of Ehsaas programs and will enhance coverage of beneficiaries.

The first centers will be opened by BISP. These centers will have Registration Desks to ensure ongoing updation of the Ehsaas Survey, and service desks of Ehsaas *Kafaalat*, Ehsaas *Tahafuz*, Ehsaas *Nashonuma*, and Ehsaas *Waseela-e-Taleem Digital*. Moreover, ATMs will be available to facilitate payments. Complaints will be served through dedicated desks. The centres will host dedicated NADRA desks for payment verification issues (such as in the case of failed biometric re-verification, and next of kin applications).

BISP will provide the physical space, and will establish service delivery agreements (MOUs) with other Ehsaas implementing agencies to expand the scope of services and graduation opportunities for its beneficiaries. An information desk in each center will be set up to facilitate beneficiaries’ access to information on Ehsaas *Undergraduate scholarship*, Ehsaas *Emergency Cash* (when relevant), *Darul Ehsaas*, Ehsaas *Women Empowerment Centres*,

Ehsaas *Langar* and *Panahgah*, *Ehsaas Amdan*, *Ehsaas Bila Sood* Qarza. Services of third parties may also be housed in these centers; these will help to update the NSER database and will facilitate digital inclusion of marginalized communities.

The first Ehsaas center will be established in Islamabad as the flagship center. Following this, centers will be opened at provincial, district and tehsil levels as approved by competent authorities.

### **1) An integrated back office digital interface**

The second part is the integrated back office digital interface, which facilitates access of all those working in the Ehsaas ecosystem to appropriate links and resources.

### **3) Public facing digital information and services platform**

The Ehsaas e-portal will be a one-stop-shop that will provide links to all Ehsaas-related information and services. The e-portal will be accessible to everyone and will have information in Urdu, enabling easy navigation for beneficiaries.

### **4) Ehsaas Mobile App**

The Ehsaas App will be an Android application available on Google Playstore. For it to be user-friendly, it will be available in both Urdu and English. The app will allow beneficiaries to access Ehsaas programs and services through the app. Additionally, the app will have a built-in repository of charities, organizations and individuals involved in relief work, along with their locations. This will allow beneficiaries to access welfare services based on what is most accessible to them, and thus, widen access of welfare services to the population.

### **5) Cognitive API architecture, an integrated database**

As the custodian of the National Socioeconomic Registry, BISP will extend data sharing and data access services to all Ehsaas program implementing organizations under the PASSD Division, through the Cognitive API Architecture approach (ECAA) by end of 2021.

The ECAA will enable Ehsaas implementing agencies to access data from the National Socioeconomic Registry in real time. This will allow them to ascertain eligibility of potential beneficiaries. Additionally, the database will show all benefits being received by individuals and households across all Ehsaas programs under PASSD implementing agencies.

The ECAA will be linked with the databases of other federal agencies for real-time beneficiary information validation, such as NADRA. In addition to PASSD implementing agencies, other stakeholders involved in programs that use socio-economic targeting will also be potentially integrated in this ecosystem, such as provinces and the Utility Stores Corporation.

Globally, we can learn from Kenya, that has recently gone through a similar exercise. Kenya's social protection program databases were available at department and Ministry levels. Kenya's Social Protection Secretariat (SPS) developed a Single Registry System for the social protection program. The Single Registry consolidated key information from the cash transfers

operated by two separate Ministries, and it plans to include ~20+ additional programs for social security and health insurance. The registry was also linked to the Integrated Registration Service (IPRS), the registry with citizen and socio-economic information for 30 million citizens. The linkage allows to validate beneficiary socio-economic and other relevant details real time to ensure payments are made to genuine beneficiaries.

**6) Ehsaas One-Window Beneficiary Selection and Targeting Policy**

**6.1 Standardized beneficiary targeting:**

The ECAA will facilitate adoption of the Ehsaas One Window targeting Policy. The objective of this policy is to make targeting predictable, evidence based, transparent and effective in the Ehsaas ecosystem.

Effective targeting is the foundation of successful social protection programs. The various agencies have deployed multiple different targeting mechanisms over the years, including targeting by social characteristics (such as ethnicity, gender, family status), geographical targeting, household targeting based on direct means test, and targeting based on Proxy Means Test (PMT).

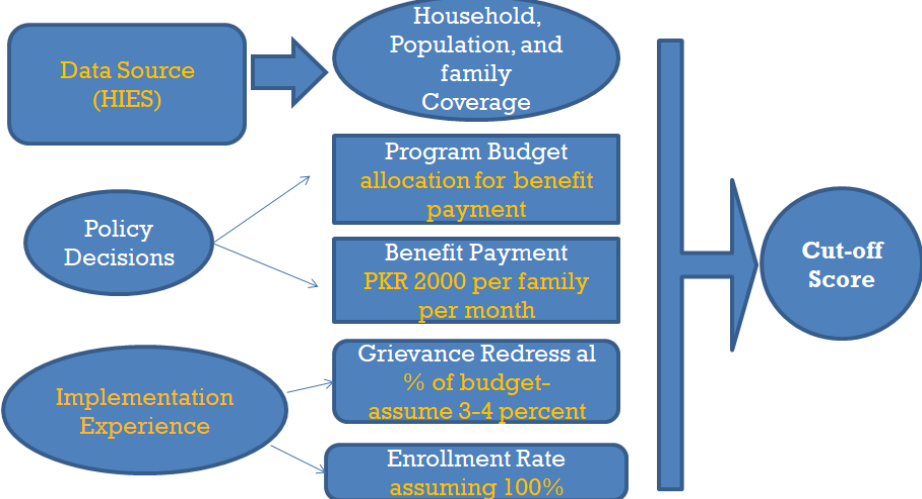
Going forward, a shift will be made for all socio-economic targeting under Ehsaas to use PMT. PMT is a proxy for the household’s socio-economic / welfare status, and is determined through a nationwide National Socio-Economic Survey. All the surveyed households are scored on a scale of 0 -100; the higher the score, the better is the wellbeing of the household. The survey collects information on household and individual characteristics, correlated with welfare levels, such as per capita consumption. The information collected is usually highly correlated with welfare indicators and is reliable due to its verifiability in the developing country context. All indicators are collectively used to determine the PMT score of the household through a formal algorithm. On the basis of available fiscal space, eligibility cut-off is determined anywhere between 0-100. The 2021 National Socioeconomic Survey under Ehsaas is scheduled to be completed by June 30, 2021.

Households in the National Socioeconomic Survey are classified into socioeconomic status welfare categories (SES 1-5) corresponding to these quintiles. The basic idea of having bands or multiple classification ranges in the National Socioeconomic Survey is to facilitate use by a range of programs.

Socioeconomic status	Corresponding bracket of welfare percentiles	Corresponding PMT score	Corresponding normalized PMT score	Rounded value for operational convenience
SES 1	[0-20]	<= 7.90	<=26.21	<=26
SES 2	(20-40]	>7.90 & <= 8.11	>26.21 & <=31.88	>26 & <=32
SES 3	(40-60]	>8.11 & <= 8.30	>31.88 & <=37.26	>32&<=37
SES 4	((60-80]	>8.30 & <= 8.54	>37.26 & <=43.98	>37&<=44
SES 5	(80-100]	>> 8.54	>>43.98	>>44

The determination of eligibility cut-off for any specific intervention is on the basis of availability of funds, coverage and benefit level. The process involved is illustrated in the diagram below.

Figure 2: process involved in determining the eligibility cut-off:



Specific PMTs are stipulated for various Ehsaas Initiatives; the ceilings and rationale for some initiatives is outlined below.

Programs	PMT	Description
Ehsaas Kafaalat	29	The current allocated budget for Ehsaas Kafaalat allows coverage of 7 million families @ Rs. 2000/- per month. This represents 18% of the total population in Pakistan. BISP Board has approved the PMT 29 as the eligibility cut-off. PMT 29 score falls within the stipulated range of SES-2. All families of SES-1 and majority of SES-2 bands will benefit from the programme. Efficiency of targeting measures from number of eligible families falling in first two bands. <i>This Policy will immediately come into effect</i>
Ehsaas Nashonuma	35	Stunting is prevalent in all wealth quintiles (54% in quintile 1, 50% in quintile 2, 42% in quintile 3, 36% in quintile 4 and 26% in quintile 5). Given high stunting rate and prevalence of poverty in SES-3, a PMT cut-off of 35 has been set for the Ehsaas Nashonuma initiative. At PMT 35, the programme will benefit families in SES 1, SES2 and SES 3. Commercialization of specialized nutrition food is being introduced as a policy measure to cover quintile 4 and 5. <i>This Policy will immediately come into effect</i>
Waseela-e-Taleem	35	22 million children are currently out of school in Pakistan. Universal primary education is one of the goals set under the sustainable development goals (SDGs). A PMT cutoff of 35 for Ehsaas-Waseela-e-Taleem will benefit families in SES-1, SES-2, and SES-3 since affordability results in de-prioritization of children’s education for these quintiles. <i>PBM will discontinue its ‘Child Support education</i>

		<i>conditional cash transfer' within the fiscal year 2020/21, since Waseela-e-Taleem has already been scaled up nationwide.</i>
Ehsaas Undergraduate Scholarships	44	Poor families are unable to access Higher Education due to its cost. Families intending to benefit from Ehsaas Undergraduate Scholarships are required to participate in the NSER exercise so that their socio economic status can be measured. Universities will grant Ehsaas Undergraduate scholarships based on need and merit, but will use a PMT cut-off of 44 as the exclusion filter to cover most deserving population. <i>This Policy will come into effect from the 2021/22 Ehsaas Undergraduate Scholarship funding cycle</i>
PBM's Graduate Scholarships	44	PBM will only offer post graduate scholarships to prevent duplication with Ehsaas Undergraduate Scholarships and in line with the policy for the latter, the PMT cut off used will be 44. <i>This Policy will come into effect from the 2021/22 Scholarship funding cycle</i>
Ehsaas Tahafuz	44	Catastrophic health events and the subsequent expenditures threaten to push people into extreme poverty. Tahafuz is the safety net that has been established to protect the vulnerable against catastrophic health shocks. Beneficiaries that are not enrolled in Sehat Sahulat, OR beneficiaries that are enrolled in Sehat Sahulat but: <ul style="list-style-type: none"> <li>- are in a hospital that is not empaneled by Sehat Sahulat, OR</li> <li>- have exceeded coverage provided by Sehat Sahulat, OR</li> <li>- have a condition that is not covered by Sehat Sahulat,</li> </ul> will be eligible for the program. In addition, a PMT cutoff of 44 has been set for the program to provide services to the most deserving population <i>This Policy will immediately come into effect</i>
Ehsaas Emergency Cash		PMT will be determined based on the nature of the emergency
Ehsaas Amdan	26	This policy will become fully applicable when a) the 2021 National Socioeconomic Survey is more than 80% completed; b) Desks are available in all Tehsils; and c) Data is available to PPAF through the Open APIs architecture referred to above. PPAF will use the community verification process for exclusions.
Ehsaas Interest Free loans	44	The policy will be flexible, and any person can avail benefits through Ehsaas Interest free loans. As per the policy the family is required to participate in NSER database.
Ehsaas for Special Person	44	Vulnerability, and therefore disability has no weightage in the current PMT formula. Therefore, in order to cover persons with disability in Ehsaas Kafaalat, PMT is being raised to 44 which will cover people in bands of SES-1 to SES-4. <i>This Policy will immediately come into effect</i>

Dar-ul-Ehsaas (Orphanages)	44	This policy will become fully applicable when a) the 2021 National Socioeconomic Survey is more than 80% completed; b) Desks are available in all Tehsils; and c) Data is available to PBM through the Open APIs architecture referred to above.
Individual financial assistance (health)	32	Same as above
Women Empowerment Centres	44	Same as above
PBM schools for rehab of child labor	44	Same as above

The PMT eligibility cut-off can be revised time to time by the competent authorities, keeping in view the change in the overall policy, design, benefit level and allocation of budget.

By July 1, 2021, beneficiaries of all the above-mentioned programs will conform to the PMTs mentioned above. Participation in NSER survey will be mandatory requirement to avail benefit from any of Ehsaas programs.

In the global sphere, we have the example of Colombia, that moved from a non-standard, decentralized social protection targeting mechanism to using a single means measurement for all its social protection programs including health insurance, conditional cash transfers, youth training and elderly subsidy. The former mechanism resulted in limited transparency, limited inclusion consistency across regions and high inclusion errors leading to a high percentage of non-poor included in the programs. The new centralized means testing mechanism uses SISBEN<sup>1</sup> which is a registry that is updated every 3 years for means testing and maps previously established eligibility cut-offs for particular social programs to SISBEN.

## **6.2 Aligned program beneficiary populations:**

At the moment, some programs within Ehsaas target roughly similar beneficiary groups, which can result in some beneficiaries receiving double benefits, while other vulnerable segments may not receive the support they require. For such programs, going forward, overlaps will be removed, as mentioned below:

*Primary Education:* BISP has a conditional cash transfer (Waseela-e-Taleem) for children aged 4 to 12 years in households, while PBM has a similar conditional cash transfer for 6 districts targeting students aged between 5 and 16 years. In parallel, the nationwide expansion of Waseela-e-Taleem is taking place. We will therefore stop enrolling new beneficiaries into PBM's education conditional cash transfer programs, and the existing beneficiaries of the

<sup>1</sup> The World Bank, Social Protection Unit Human Development Network.

<http://documents1.worldbank.org/curated/zh/566041468770480720/pdf/327560ENGLISH0SP0526.pdf>

programs will be transitioned into the Waseela-e-Taleem program in the next fiscal year, 2021/22.

*Higher Education:* HEC has Ehsaas Undergrad Scholarships for undergraduate students of 119 public universities with household income less than Rs. 45,000, while PBM offers an Individual Financial Assistance for education up to Rs. 100,000 per annum to students in public sector institution with household income less than Rs.17,500. Given the potential overlap, PBM's IFA for education will be retargeted to post graduate students and PBM will stop funding undergraduate students in the next fiscal year, 2021/22.

*Health:* PBM has Individual Financial Assistance for catastrophic health treatments of individuals who are sick, targeting households with income less than Rs.17,500, while PASSD runs "Tahafuz", which is a transparency and trackability centred initiative providing a safety net for catastrophic health expenditures to individuals with PMT less than 44. Overtime, synergies will be built to ensure effective utilization of funds.

Collectively, these six interventions will increase cohesiveness and coordination across the different programmes offered by different implementing organizations and will improve beneficiary experience. While physical one window centers, e-portal and app will enable beneficiaries to better access welfare services, cross-organizational data sharing, and a standard beneficiary identification methodology will allow for better visibility, and efficient and transparent targeting. Lastly, removing program overlaps will allow to expand access of services through re-allocation of resources to previously untargeted populations.